



Order Filed on November 4, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in compliance with D.N.J. LBR 9004-1(b)

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FSB, as Owner Trustee of the Residential Credit
Opportunities Trust V-E*

In Re:

Justin M. Peters and Meghan E. Peters,

Debtors.

Chapter: 13

Case No. 20-10344 (CMG)

Hearing: October 6, 2021

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION FOR RELIEF FROM
THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: November 4, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E

Applicant's Counsel Hill Wallack LLP - Elizabeth K. Holdren Esq.

Debtor's Counsel George E. Veitengruber, III, Esq.

Property Involved ("Collateral"): 103 Mary Street, Bordentown, NJ 08505

Relief sought:

- ☒ Motion for Relief from Stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 monthly payments for July 1, 2021 through September 1, 2021 in the amount of \$1,563.07 each, for a total of \$4,689.21, less suspense balance of \$1,523.89, for a total amount due of \$3,165.32.

Total Arrearages Due: \$3,165.32.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on October 1, 2021, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$1,563.07 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.
- Beginning on October 1, 2021, additional monthly cure payments shall be made in the amount of \$791.33 for 4 months.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.
P.O. Box 28720
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make the regular monthly payments or the additional cure payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorney's fees of \$500.00 and costs of \$188.00.

The fees and costs are payable through the Chapter 13 Plan.